

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kenneth V Myers
Jennifer L Myers
Debtors

Case No. 12-07090-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: DDunbar
Form ID: 3180W

Page 1 of 2
Total Noticed: 43

Date Rcvd: May 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2017.

db Kenneth V Myers, 802 Old Quaker Road, Lewisberry, PA 17339-9207
jdb +Jennifer L Myers, 458 Woodward Drive, Etters, PA 17319-8906
cr +Santander Bank, NA, f/k/a Sovereign Bank, c/o Thomas A. Capehart, Esq., 33 S. 7th Street,
PO Box 4060, Allentown, PA 18105-4060
4229487 +Accounts Recovery Bureau, PO Box 6768, Reading, PA 19610-0768
4229488 +Allied Interstate, PO BOX 361477, Columbus, OH 43236-1477
4244969 +Bank of America, 16001 North Dallas Parkway, Addison, TX 75001-3311
4229490 +Bureau of Account Mgmt, 3607 Rosemont Avenue, Suite 502, Camp Hill, PA 17011-6943
4229491 +Bureau of Account Mgmt, 3607 Rosemont Avenue, Camp Hill, PA 17011-6904
4229496 +Computer Credit, Inc., 640 West Fourth Street, PO Box 5238, Winston Salem, NC 27113-5238
4229497 +Financial Recoveries, 200 East Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
4229499 +Great Escape Resort Corp., 610 West Rio Road, PO Box 6006, Charlottesville, VA 22906-6006
4229501 +Holy Spirit Hospital, PO Box 822183, Philadelphia, PA 19182-2183
4229506 +Massanutten, Woodstone Meadows, PO Box 1227, Harrisonburg, VA 22803-1227
4229508 +NCFCU Visa, PO Box 4521, Carol Stream, IL 60197-4521
4229509 +NEW CUMBERLAND FCU, Visa Card, PO Box 658, New Cumberland, PA 17070-0658
4229510 +Pediatric Dental Center, 7360 Guilford Drive, Suite 102, Frederick, MD 21704-5128
4229514 SOVEREIGN BANK, 405 PENN STREET, Reading, PA 19601
4229515 +Spirit Physician Services, 205 Grandview Avenue, Ste 210, Camp Hill, PA 17011-1713
4229517 +State Collection Service, 2509 South Stoughton Road, Madison, WI 53716-3314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4229489 +EDI: BANKAMER2.COM May 11 2017 18:48:00 BANK OF AMERICA, PO BOX 17009,
Baltimore, MD 21297-1009
4229495 EDI: CITICORP.COM May 11 2017 18:48:00 Citi Simplicity Card, PO Box 183113,
Columbus, OH 43218
4249834 EDI: BL-BECKET.COM May 11 2017 18:48:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4229493 +EDI: RMSC.COM May 11 2017 18:48:00 Care Credit, GE Capital Retail Bank, P.O. Box 960061,
Orlando, FL 32896-0061
4229494 EDI: RMSC.COM May 11 2017 18:48:00 Care Credit/GECRB, GE Capital Retail Bank,
PO Box 965036, Orlando, FL 32896-0061
4280166 EDI: RMSC.COM May 11 2017 18:48:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
PO Box 960061, Orlando FL 32896-0661
4354763 E-mail/Text: bankruptcy.bnc@ditech.com May 11 2017 18:54:44 Green Tree Servicing LLC,
PO BOX 6154, Rapid City, SD 57709-6154, Telephone #: 888-298-7785
4354764 +E-mail/Text: bankruptcy.bnc@ditech.com May 11 2017 18:54:44 Green Tree Servicing LLC,
PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
4229500 +E-mail/Text: baugherj@hanoverhospital.org May 11 2017 18:54:40 Hanover Hospital,
300 Highland Avenue, Hanover, PA 17331-2203
4229503 +EDI: RMSC.COM May 11 2017 18:48:00 JC Penny/GECRB, PO Box 960090,
Orlando, FL 32896-0090
4355420 EDI: JEFFERSONCAP.COM May 11 2017 18:54:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD MN 56302
4355421 EDI: JEFFERSONCAP.COM May 11 2017 18:54:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
4229504 +EDI: CBSKOHL.COM May 11 2017 18:48:00 Kohls Department Store, P.O. Box 3115,
Milwaukee, WI 53201-3115
4229505 +EDI: RMSC.COM May 11 2017 18:48:00 Lowes/GECRB, PO Pox 965005, Orlando, FL 32896-5005
4229507 E-mail/Text: unger@members1st.org May 11 2017 18:55:09 Member's 1st FCU, PO Box 40,
Mechanicsburg, PA 17055-0040
4249364 EDI: PRA.COM May 11 2017 18:48:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4229511 +E-mail/Text: bankruptcynotices@psecu.com May 11 2017 18:55:02 PSECU, PO BOX 67013,
Harrisburg, PA 17106-7013
4266122 EDI: Q3G.COM May 11 2017 18:48:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
4229513 +E-mail/Text: cop@santander.us May 11 2017 18:54:47 SOVEREIGN BANK, 601 PENN STREET,
Reading, PA 19601-3544
4229512 +EDI: SEARS.COM May 11 2017 18:48:00 Sears Card, PO Box 183081, Columbus, OH 43218-3081
4312989 +E-mail/Text: cop@santander.us May 11 2017 18:54:47 Sovereign Bank, N.A., 601 Penn Street,
10-6438-FB4, Reading PA 19601-3544
4229521 EDI: TFSR.COM May 11 2017 18:48:00 TOYOTA FINANCIAL CORP, PO BOX 371339,
Pittsburgh, PA 15250-7339
4263346 EDI: TFSR.COM May 11 2017 18:48:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026
4229522 +EDI: WFNNB.COM May 11 2017 18:48:00 Value City Furniture, PO Box 182789,
Columbus, OH 43218-2789

TOTAL: 24

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 (address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD, MN 56302-9617)

4229492* +Bureau of Account Mgmt, 3607 Rosemont Avenue, Suite 502, Camp Hill, PA 17011-6943
 4229498* +Financial Recoveries, 200 East Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
 4229502* +Holy Spirit Hospital, PO Box 822183, Philadelphia, PA 19182-2183
 4229516* +Spirit Physician Services, 205 Grandview Avenue, Ste 210, Camp Hill, PA 17011-1713
 4229518* +State Collection Service, 2509 South Stoughton Road, Madison, WI 53716-3314
 4229519* +State Collection Service, 2509 South Stoughton Road, Madison, WI 53716-3314
 4229520* +State Collection Service, 2509 South Stoughton Road, Madison, WI 53716-3314

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
 Harry B Reese on behalf of Creditor BANK OF AMERICA, N.A. harry.reese@pkjllc.com,
 chris.amann@pkjllc.com;nick.bracey@pkjllc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com
 James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
 James M Bach on behalf of Debtor Kenneth V Myers JMB@JamesMBach.com,
 staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com
 James M Bach on behalf of Joint Debtor Jennifer L Myers JMB@JamesMBach.com,
 staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com
 Jeremy John Kobeski on behalf of Creditor Green Tree Servicing, LLC. pamb@fedphe.com
 Lorraine Gazzara Doyle on behalf of Creditor BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO
 BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP LDoyle@udren.com,
 vbarber@udren.com
 Martin A Mooney on behalf of Creditor Toyota Motor Credit Corporation
 tshariff@schillerknapp.com, tshariff@ecf.courtdrive.com
 Peter J Ashcroft on behalf of Creditor Green Tree Servicing, LLC. pashcroft@bernsteinlaw.com,
 pghecf@bernsteinlaw.com;pashcroft@ecf.courtdrive.com;ckutch@ecf.courtdrive.com;cabbott@ecf.courtdrive.com
 Thomas A. Capehart on behalf of Creditor Santander Bank, NA, f/k/a Sovereign Bank
 jkacsur@grossmcginley.com, epellegrino@grossmcginley.com
 United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 **Kenneth V Myers**
First Name Middle Name Last Name
Debtor 2 **Jennifer L Myers**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:12-bk-07090-RNO**

Social Security number or ITIN **xxx-xx-1972**
EIN --
Social Security number or ITIN **xxx-xx-7988**
EIN --

Order of Discharge

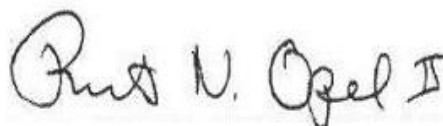
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth V Myers

Jennifer L Myers
pka Jennifer L. Little

**By the
court:**

May 11, 2017Honorable Robert N. Opel
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.